

|  |                        |             |   |
|--|------------------------|-------------|---|
| <b>Information to identify the case:</b> |                        |             |   |
| Debtor 1:                                | <b>Richard Halley</b>  |             | Social Security number or ITIN: xxx-xx-9038 |
|  | First Name             | Middle Name | Last Name                                   |
| Debtor 2:                                |                        |             | Social Security number or ITIN: _____       |
| (Spouse, if filing)                      | First Name             | Middle Name | Last Name                                   |
| United States Bankruptcy Court:          | District of New Jersey |             | Date case filed in chapter: 13 3/19/18      |
| Case number:                             | 18-15323-CMG           |             | Date case converted to chapter: 11 7/23/18  |

## Official Form 309E (For Individuals or Joint Debtors)

### Notice of Chapter 11 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

|  | About Debtor 1:   | About Debtor 2:   |
|--|---|---|
| <b>1. Debtor's full name</b>   | Richard Halley  |   |
| <b>2. All other names used in the last 8 years</b>   |   |   |
| <b>3. Address</b>  | 662 Wilbur Avenue<br>Phillipsburg, NJ 08865   |   |
| <b>4. Debtor's attorney</b><br>Name and address  | Tomas Espinosa<br>Tomas Espinosa, ESQ<br>8324 Kennedy Boulevard<br>North Bergen, NJ 07047   | Contact phone 201-223-1803  |
| <b>5. Bankruptcy clerk's office</b><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> (800) 676-6856 | 402 East State Street<br>Trenton, NJ 08608<br>Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)<br>Contact phone 609-858-9333<br>Date: 7/24/18 |

**For more information, see page 2 >**

Debtor **Richard Halley**

Case number **18-15323-CMG**

**6. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**September 6, 2018 at 02:00 PM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507**

**7. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for dischargeability complaints: 11/5/18**

**Deadline for filing proof of claim:**

**12/5/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov).

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing Deadline:**

30 days after the *conclusion* of the meeting of creditors

**8. Creditors with a foreign address**

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**9. Filing a Chapter 11 bankruptcy case**

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

**10. Discharge of debts**

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

**11. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard Halley  
 Debtor

Case No. 18-15323-CMG  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309E

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db +Richard Halley, 662 Wilbur Avenue, Phillipsburg, NJ 08865-3364  
 517395709 +B&B Funding, LLC, 1055 Parsippany Blvd., Suite 200, Parsippany, NJ 07054-1272  
 517528300 +DEUTSCHE BANK NATIONAL TRUST COMPANY, NATIONSTAR MORTGAGE, LLC D/B/A MR.COOPER,  
 ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096  
 517547685 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Attn: Cashiering Department,  
 1661 Worthington Road, Ste 100, West Palm Beach, FL 33409-6493  
 517395710 DiTech, P.O. Box 7169, Pasadena, CA 91109-7169  
 517395713 +Mary Ann Baurkot, 1211 Park Avenue, Phillipsburg, NJ 08865-4431  
 517395714 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 517395715 Ocwen Loan Servicing, LLC, P.O. BOX 24738, West Palm Beach, FL 33416-4738  
 517548900 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept., POB 24605,  
 West Palm Beach, FL 33416-4605  
 517395716 +Rushmore Loan Management Service, P.O. Box 52708, Irvine, CA 92619-2708  
 517548899 +Rushmore Loan Management Services, POB 55004, Irvine, CA 92619-5004  
 517410763 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
 517395717 +Selene Finance, LP, 9990 Richmond Avenue, Suite 40, Houston, TX 77042-4559  
 517395718 +State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 111,  
 Trenton, NJ 08645-0111  
 517547395 +US Bank, NA as Legal Title Trustee for, Truman 2016 SC6 Title Trust,  
 c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: te@lawespinosa.com Jul 24 2018 23:29:45 Tomas Espinosa, Tomas Espinosa, ESQ,  
 8324 Kennedy Boulevard, North Bergen, NJ 07047

smg EDI: IRS.COM Jul 25 2018 02:58:00 Dist Dir of IRS, Insolvency Function, PO Box 724,  
 Springfield, NJ 07081-0724  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2018 23:30:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517550176 E-mail/Text: bankruptcynotice@franklincredit.com Jul 24 2018 23:30:22  
 Deutsche Bank National Trust Company, as certifica, c/o Franklin Credit Management Corp.,  
 P.O. Box 5147, Carol Stream, IL 60197-5147  
 517466440 E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 517395711 E-mail/Text: bankruptcynotice@franklincredit.com Jul 24 2018 23:30:22  
 Franklin Credit Management Corp., P.O. Box 2301, Jersey City, NJ 07303  
 517557994 +E-mail/Text: bkteam@selenefinance.com Jul 24 2018 23:30:07 MTGLQ Investors, L.P.,  
 c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546  
 517541620 +EDI: AIS.COM Jul 25 2018 02:58:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 517411808\* Department of the Treasury, Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 517395712\* Internal Revenue Service, P.O. Box 744, Springfield, NJ 07081

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 309E

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Jul 24, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR FREMONT HOME LOAN TRUST 2005-1, ASSET-BACKED CERTIFICATES, SERIES 2005-1  
ajennings@rasflaw.com  
Brian E Caine on behalf of Creditor Bosco Credit II, LLC bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Craig Scott Keiser on behalf of Creditor PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE craig.keiser@phelanhallinan.com  
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov  
Emmanuel J. Argentieri on behalf of Creditor US Bank, NA as Legal Title Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com  
Kevin M. BATTERY on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Nicholas V. Rogers on behalf of Creditor PROF-2013-S3 LEGAL TITLE TRUST II, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor MTGLQ Investors, LP dnj@pbslaw.org  
Tomas Espinosa on behalf of Debtor Richard Halley te@lawespinosa.com,  
attespinosalawfirm@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13